

**Information to identify the case:**

Debtor 1

**Douglas L. Walters**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2687

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court District of New Jersey

Case number: 15-30707-MBK

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas L. Walters

6/4/21**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New Jersey

In re:  
Douglas L. Walters  
Debtor

Case No. 15-30707-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 04, 2021

User: admin  
Form ID: 3180W

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Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2021:**

Recip ID	Recipient Name and Address
db	+ Douglas L. Walters, 2 Trestle Way, Dayton, NJ 08810-1524
aty	+ Robertson Anschutz & Schneid, PI, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	+ CALIBER HOME LOANS, INC. AS SERVICER FOR U.S. BANK, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LL, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ DITECH FINANCIAL LLC, AS AUTHORIZED SERVICER FOR F, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Nationstar Mortgage LLC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
cr	+ OCWEN LOAN SERVICING LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
lm	+ Ocwen Loan Servicing, 12650 Ingenuity Drive, Orlando, FL 32826-2703
cr	+ SENECA MORTGAGE SERVICING AS SERVICER FOR U.S. BAN, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 135 Franklin Avenue, Suite 160, Garden City, NY 11530
cr	+ Trenton, City of, City of Trenton, 319 East State Street, Rm. 108, Trenton, NJ 08608-1809
cr	+ U.S. Bank Trust, N.A., Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
cr	+ U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVID, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ U.S. BANK NATIONAL ASSOCIATION,not in its individu, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
cr	+ U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515831147	+ Calvary Services, C/O Schachter, 3490 Us Rt 1, Princeton, NJ 08540-5920
515831150	Dip N Do Paint Store, 1900 Rt 27, Kendall Park, NJ 08852
516031530	Ditech Financial LLC F/K/A Green Tree Servicing LL, P.O. Box 6154, Rapid City, SD 57709-6154
515831153	GMAC Mortgage, C/O Fia Card Services, P.O Box 15026, DE 18886
518599612	+ Goldman Sachs Mortgage Company, C/O SPS, PO BOX 65250, Salt Lake City, UT 84165-0250
518599613	+ Goldman Sachs Mortgage Company, C/O SPS, PO BOX 65250, Salt Lake City, UT 84165, Goldman Sachs Mortgage Company C/O SPS 84165-0250
515831154	+ Green Tree, P.O. Box 6172, Rapid City, SD 57709-6172
515831155	+ H & E Telephone Fcu, 201 W Passaic St #304, Rochelle Park, NJ 07662-3126
519215348	+ LSF9 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519215349	+ LSF9 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, LSF9 Master Participation Trust Serviced by Select Portfolio Servicing,
516222420	+ Lauren Lupica, 114 Andover, Kendall Park, NJ 08824-7025
515831157	Middlesex Cty Prob, Admin Office Of Th, Trenton, NJ 08625
518651892	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518651893	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826 Greenville, SC 29603-0826
515831160	+ Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
515842613	+ Robertson, Anschutz & Schneid, P.L., Bankruptcy Department, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
515831163	+ Summit Bank, 90 Nassau St #1, Princeton, NJ 08542-4529
515831164	+ T Mobile, C/O Superiopr Asset Mngt, P.O Box 4339, Ft. Walton Beach, FL 32549-4339
517126676	U.S. BANK NATIONAL ASSOCIATION ET AL., Selene Finance LP, Attention Customer Service Department, P.O. Box 422039, Houston,TX 77242-4239
517126677	+ U.S. BANK NATIONAL ASSOCIATION ET AL., Selene Finance LP, Attention Customer Service Department, P.O. Box 422039, Houston,TX 77242-4239 U.S. BANK NATIONAL ASSOCIATION ET AL. 77242-4239
516173921	+ U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS et.al., SENECA MORTGAGE SERVICING, 611 JAMISON ROAD, ELMA NY

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14059-9392  
516644814 + U.S. BANK NATIONAL ASSOCIATION,NOT IN ITS, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096  
516644815 + U.S. BANK NATIONAL ASSOCIATION,NOT IN ITS, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741, U.S. BANK  
NATIONAL ASSOCIATION,NOT IN IT Nationstar Mortgage LLC 75261-9096  
515831165 + Work Out World, C/O Ragan & Ragan, 3100 Route 138 West, Wall, NJ 07719-9020

TOTAL: 39

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 04 2021 21:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
515831146	EDI: BANKAMER.COM	Jun 04 2021 21:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515831148	EDI: CAPITALONE.COM	Jun 05 2021 00:23:00	Bk Of Amer, Po Box 982235, El Paso, TX 79998
515862032	EDI: CAPITALONE.COM	Jun 05 2021 00:23:00	Capital One Bank Usa N, Po Box 85520, Richmond, VA 23285
515860094	+ Email/Text: bankruptcy@cavps.com	Jun 05 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515831149	+ Email/Text: creditonebknotifications@resurgent.com	Jun 04 2021 21:16:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
515831152	+ EDI: FORD.COM	Jun 04 2021 21:10:54	Credit One, Po Box 60500, City Of Industry, CA 91716-0500
515831156	+ Email/Text: bk-notification@sps-law.com	Jun 05 2021 00:23:00	Ford Motor Credit, P.O Box 542000, Omaha, NE 68154-8000
515831158	+ EDI: MID8.COM	Jun 04 2021 21:14:00	HSBC, C/O Schachtner Portnoy Llc, 3490 U.S Rt 1, Princeton, NJ 08540-5920
515960232	+ EDI: MID8.COM	Jun 05 2021 00:23:00	Midland, 8875 Aero Drive, Sandiego, CA 92123-2255
515831159	+ EDI: MID8.COM	Jun 05 2021 00:23:00	Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515831162	+ EDI: HFC.COM	Jun 05 2021 00:23:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
516017258	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jun 05 2021 00:23:00	Orchard Bank, P.O Box 80084, Salinas, CA 93912-0084
518920274	+ Email/Text: bknotices@sns.com	Jun 04 2021 21:17:00	U.S Bank Trust, N.A., et al, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
518920275	+ Email/Text: bknotices@sns.com	Jun 04 2021 21:17:00	U.S. Bank Trust National Association, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
		Jun 04 2021 21:17:00	U.S. Bank Trust National Association, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, U.S. Bank Trust National Association, c/o SN Servicing Corporation 95501-0305

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Joseph Gunnar Devine, Jr	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION not in its individual capacity but soely as Trustee of OWS REMIC Trust 2015-1 jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Keith A. Bonchi	on behalf of Creditor Trenton City of keith@gmslaw.com
Kevin Gordon McDonald	on behalf of Creditor Goldman Sachs Mortgage Company kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin M. Buttery	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST kbuttery@moodklaw.com
Laura M. Egerman	on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Michael Frederick Dingerdisen	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com
Michael Frederick Dingerdisen	on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor OCWEN LOAN SERVICING LLC nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF OWS REMIC TRUST 2015-1 nj.bkecf@fedphe.com
Patrick O. Lacsina	on behalf of Creditor Ocwen Loan Servicing LLC , PATRICK.LACSINA@GMAIL.COM
Phillip Andrew Raymond	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST phillip.raymond@mccalla.com, mcallaefc@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT bankruptcy@fskslaw.com
Rebecca Ann Solarz	on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Sindi Mncina	on behalf of Creditor U.S Bank Trust N.A. smncina@raslg.com
Sindi Mncina	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST smncina@raslg.com
Steven Eisenberg	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
Steven Eisenberg	on behalf of Creditor U.S Bank Trust N.A. bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION not in its individual capacity but soely as Trustee of OWS REMIC Trust 2015-1 skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor Nationstar Mortgage LLC skelly@sterneisenberg.com bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor CALIBER HOME LOANS INC. AS SERVICER FOR U.S. BANK, TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 33